

Information to identify the case:

Debtor 1	<u>Harlan Michael Nefstead</u>	Social Security number or ITIN	xxx-xx-5149
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Dawn Michelle Nefstead</u>	Social Security number or ITIN	xxx-xx-1433
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10814-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Harlan Michael Nefstead

Dawn Michelle Nefstead

1/13/25

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Harlan Michael Nefstead
Dawn Michelle Nefstead
Debtors

Case No. 19-10814-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Jan 13, 2025

Form ID: 3180W

Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Harlan Michael Nefstead, Dawn Michelle Nefstead, 504 Concord Street, Corry, PA 16407-2232
sp	+ Betsy A. Zimmerman, Sinko Zimmerman, LLC, Suite 200, One Adams Place, 310 Seven Fields Blvd., Seven Fields, PA 16046-4343
sp	+ Shayna Slater, Arapol Weiss, 130 North 18th Street, Suite #1600, Philadelphia, PA 19103-2780
sp	+ Sinko Zimmerman, LLC, Suite 200, One Adams Place, 310 Seven Fields Blvd., Seven Fields, PA 16046-4343
cr	+ U.S. Bank National Association, not in its individ, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ U.S. Bank National Association, not in its individ, Friedman Vartolo, LLP, 1325 Franklin Ave., Ste 160, Garden City, NY 11530-1631
15103609	+ ARIS, 111 Stow Avenue, Suite 200, Cuyahoga Falls, OH 44221-2560
15103608	+ Allied Interstate, P.O. Box 361445, Columbus, OH 43236-1445
15103611	+ Barbara Welton, Esquire, 2530 Village Commons Drive, #B, Erie, PA 16506-7204
15103614	+ CitiBank, N.A., c/of Fay Servicing LLC, 440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011
15103618	+ Edward Snyder & Associates, 5158 Peach Street #10, Erie, PA 16509-2488
15103620	Fed Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15103622	+ Ford Motor Credit Company, 575 E. Swedesford Road, Suite 100, Wayne, PA 19087-1625
15685005	+ Jennifer Brown, Northwestern Legal Services, 3110 Highland Road, Suite 203, Hermitage, PA 16148-4505
15143435	+ Limosa, LLC, Land Home Financial Services, Inc., 3611 South Harbor Blvd Suite 100, Santa Ana, CA 92704-7915
15685006	+ Tammie Haynes, 3110 Highland Road, Suite 203, Hermitage, PA 16148-4505
15103634	+ Trisha D. Nefstead, 504 Concord Avenue, Corry, PA 16407-2232
15103635	+ Vicky Conner, 31131 Tatle Street, Cambridge Springs, PA 16403-5635
15103636	Warren General Hospital, Two Crescent Park West, P.O. Box 68, Warren, PA 16365-0068

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 14 2025 04:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 14 2025 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jan 14 2025 04:57:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	^ MEBN	Jan 14 2025 00:07:36	Rushmore Loan Management Services, LLC, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
15103610	EDI: ATTWIREBK.COM	Jan 14 2025 04:57:00	AT&T, P.O. Box 5014, Carol Stream, IL

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Case Number	Notification Type	Notification Content	Date/Time	Recipient Address
15103607	^	MEBN	Jan 14 2025 00:08:58	Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
15103613	+	Email/Text: bankruptcynotices@cbecompanies.com	Jan 14 2025 00:11:00	CBE Group, 1309 Technology Parkway, Cedar Falls, IA 50613-6976
15103612		EDI: CAPITALONE.COM	Jan 14 2025 04:57:00	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
15112054		EDI: CAPITALONE.COM	Jan 14 2025 04:57:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15133809		Email/PDF: bncnotices@becket-lee.com	Jan 14 2025 00:32:27	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15103615		EDI: WFNNB.COM	Jan 14 2025 04:57:00	Comenity Bank, Bankruptcy Dept., P.O. Box 182273, Columbus, OH 43218-2273
15103616		EDI: DISCOVER	Jan 14 2025 04:57:00	Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850
15107911		EDI: DIRECTV.COM	Jan 14 2025 04:57:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15106675		EDI: DISCOVER	Jan 14 2025 04:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15103619		Email/Text: bankruptcydepartment@tsico.com	Jan 14 2025 00:12:00	EOS CCA, P.O. Box 981002, Boston, MA 02298-1002
15103621		Email/Text: rj@ffcc.com	Jan 14 2025 00:09:00	First Federal Credit Control, 2470 Chagrin Blvd., Suite 205, Beachwood, OH 44122-5630
15103623		Email/Text: mortgagebksupport@citizensbank.com	Jan 14 2025 00:12:00	Franklin American Mortgage Company, 501 Corporate Center Drive, Suite 400, Franklin, TN 37067
15124960	+	EDI: JEFFERSONCAP.COM	Jan 14 2025 04:57:00	First Financial Investment Fund Holdings, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15103625	+	EDI: CITICORP	Jan 14 2025 04:57:00	Home Depot, P.O. Box 9001010, Louisville, KY 40290-1010
15103627	^	MEBN	Jan 14 2025 00:09:06	KML Law Group PC, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15103628		Email/Text: PBNCNotifications@peritussservices.com	Jan 14 2025 00:09:00	Kohl's, Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983
15105877		Email/PDF: resurgentbknofications@resurgent.com	Jan 14 2025 00:32:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15103629		Email/Text: amps@manleydeas.com	Jan 14 2025 00:10:00	Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
15103630	+	Email/Text: Mercury@ebn.phinsolutions.com	Jan 14 2025 00:09:00	Mercury Card, Card Services, P.O. Box 84064, Columbus, GA 31908-4064
15103631	^	MEBN	Jan 14 2025 00:07:32	Mortgage Electronic Registration, Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
15139922		EDI: PRA.COM	Jan 14 2025 04:57:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15103632		EDI: PENNDEPTREV	Jan 14 2025 04:57:00	Pa. Dept. of Revenue, Dept. 280946, Harrisburg, PA 17128-0946
15103632		Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 14 2025 00:11:00	Pa. Dept. of Revenue, Dept. 280946, Harrisburg, PA 17128-0946
15105649		EDI: PENNDEPTREV	Jan 14 2025 04:57:00	Pennsylvania Department of Revenue, Bankruptcy

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			Division PO Box 280946, Harrisburg, PA 17128-0946
15105649	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 14 2025 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15367069	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 14 2025 00:10:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
15103633	+ EDI: SYNC	Jan 14 2025 04:57:00	Synchrony Bank, ATTENTION: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061
15104612	^ MEBN	Jan 14 2025 00:07:47	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15375360	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 14 2025 00:10:00	U.S. Bank National Association, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
15656849	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 14 2025 00:10:00	U.S. Bank National Association, et al., C/O Rushmore Servicing, PO BOX 619096, Dallas, TX 75261-9096
15109689	^ MEBN	Jan 14 2025 00:09:59	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15103639	EDI: WFFC	Jan 14 2025 04:57:00	Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701
15121708	+ EDI: WFFC2	Jan 14 2025 04:57:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
15133824	EDI: WFFC2	Jan 14 2025 04:57:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15103637	+ EDI: WFFC2	Jan 14 2025 04:57:00	Wells Fargo Bank, N.A., 3476 Stateview Blvd., Fort Mill, SC 29715-7200
15103638	EDI: WFFC2	Jan 14 2025 04:57:00	Wells Fargo Card Services, P.O. Box 51193, Los Angeles, CA 90051-5493

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Limosa LLC
cr		US Bank NA
cr		WELLS FARGO BANK, N.A.
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15137278	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15103617	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial Services LLC, P.O. Box 15316, Wilmington, DE 19850
15375362	*+	U.S. Bank National Association, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
15103624	##	Genpact Services LLC, P.O. Box 1969, Southgate, MI 48195-0969
15103626	##+	Joan M. Fairchild, Esquire, 132 N. Center Street, Corry, PA 16407-1625

TOTAL: 3 Undeliverable, 5 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Limosa LLC dcarlon@kmlawgroup.com
Jennifer Brown	on behalf of Plaintiff Travis Parrett jbrown@nwls.org
Jennifer Brown	on behalf of Plaintiff Jake Parrett jbrown@nwls.org
Jennifer Brown	on behalf of Plaintiff Tammie Haynes jbrown@nwls.org
Lauren Moyer	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BKM-TT bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Michael S. Jan Janin	on behalf of Defendant Dawn Michelle Nefstead Administratrix of the Estate of Harlan M. Nefstead mjanjanin@quinnfirm.com, slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Michael S. Jan Janin	on behalf of Debtor Harlan Michael Nefstead mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Michael S. Jan Janin	on behalf of Joint Debtor Dawn Michelle Nefstead mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard James Tracy, III	on behalf of Creditor Rushmore Loan Management Services LLC richard.tracy.iii@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com

TOTAL: 12